

**Information to identify the case:**

Debtor 1	<u>Ratha Chann</u>	Social Security number or ITIN	xxx-xx-0880
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of Minnesota			
Case number:	21-40539		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ratha Chann

7/7/21

**By the court:** Kathleen H Sanberg  
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT  
Filed and docket entry made on July 7, 2021  
Lori Vosejpka Clerk, United States Bankruptcy Court  
By: admin Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ratha Chann  
Debtor

Case No. 21-40539-KHS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0864-4  
Date Rcvd: Jul 08, 2021

User: admin  
Form ID: mnbb318

Page 1 of 2  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2021:**

Recip ID	Recipient Name and Address
db	+ Ratha Chann, 16397 Glory Lane, Apt 412, Eden Prairie, MN 55344-2828
smg	+ United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
62657506	Allina Health, PO BOX 77008, Minneapolis MN 55480-7708
62657508	+ American Accounts & Advisers, Attn: Bankruptcy, Po Box 250, Cottage Grove MN 55016-0250
62657512	+ BMO Harris Bank, Attn: Bankruptcy, Po Box 2035, Milwaukee WI 53201-2035
62657516	+ Community Health Care Center, 2001 Bloomington Ave, Minneapolis MN 55404-3089
62657517	+ Dental Center Eagan, 3348 Sherman Ct #202, Eagan MN 55121-5014
62657520	+ Lawrence Valentin, 2200 24th Ave S, Minneapolis MN 55406-1213
62657522	+ M Health Fairview, PO Box 64624, Saint Paul MN 55164-0624
62657527	+ USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison WI 53707-7860

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ EDI: MINNDEPREV.COM	Jul 09 2021 00:58:00	Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg	+ Email/Text: ustpregion12.mn.ecf@usdoj.gov	Jul 08 2021 20:54:00	US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
62657505	+ Email/Text: backoffice@affirm.com	Jul 08 2021 20:54:00	Affirm, Inc., Attn: Bankruptcy, Po Box 720, San Francisco CA 94104-0720
62657507	+ Email/Text: rcmbankruptcynotices@allina.com	Jul 08 2021 20:54:00	Allina Health, 2925 Chicago Avenue, Minneapolis MN 55407-1321
62657509	+ EDI: AMEREXPR.COM	Jul 09 2021 00:58:00	Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso TX 79998-1540
62657510	EDI: BANKAMER.COM	Jul 09 2021 00:58:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso TX 79998
62657511	+ EDI: TSYS2.COM	Jul 09 2021 00:58:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington DE 19899-8801
62657513	+ EDI: CAPITALONE.COM	Jul 09 2021 00:58:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City UT 84130-0285
62657514	+ EDI: CAPITALONE.COM	Jul 09 2021 00:58:00	Capital One/Walmart, Attn: Bankruptcy, Po Box 30285, Salt Lake City UT 84130-0285
62657518	EDI: CITICORP.COM	Jul 09 2021 00:58:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason OH 45040
62657519	EDI: IRS.COM	Jul 09 2021 00:58:00	Internal Revenue Service, Centralized Insolvency, PO Box 7346, Philadelphia PA 19101-7346
62657515	EDI: JPMORGANCHASE	Jul 09 2021 00:58:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington DE 19850
62657523	+ EDI: MINNDEPREV.COM		

District/off: 0864-4

User: admin

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Date Rcvd: Jul 08, 2021

Form ID: mnbb318

Total Noticed: 26

		Jul 09 2021 00:58:00	MN Dept of Revenue, Attn: Denise Jones, PO Box 64447, Saint Paul MN 55164-0447
62657524	+ Email/Text: bnc@nordstrom.com	Jul 08 2021 20:54:27	Nordstrom Signature Visa, Attn: Bankruptcy, Po Box 6555, Englewood CO 80155-6555
62657525	+ EDI: AGFINANCE.COM	Jul 09 2021 00:58:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville IN 47731-3251
62657526	EDI: PRA.COM	Jul 09 2021 00:58:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk VA 23502

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
62657521		Lawrence Valentin

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2021 at the address(es) listed below:

Name	Email Address
Julia A. Christians	on behalf of Trustee Julia A. Christians jchristians@laplibra.com lfrey@laplibra.com;MN0A@ecfcbis.com;sgelhar@laplibra.com
Julia A. Christians	jchristians@laplibra.com lfrey@laplibra.com;MN0A@ecfcbis.com;sgelhar@laplibra.com
Kelsey B. Quarberg	on behalf of Debtor 1 Ratha Chann kquarberg@morrisonssund.com kquarberg@kainscott.com;QuarbergKR72722@notify.bestcase.com
US Trustee	ustpregion12.mn.ecf@usdoj.gov

TOTAL: 4